

Albert Russo, Trustee
CN 4853
Trenton, NJ 08650

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Trustee's Proposed Distribution Report

Chapter 13 Case # 20-15674 / MBK

In Re:

Case Status: Open / Confirmed

Javier Lazo

The above referenced debtor(s) plan has been confirmed. The Standing Trustee's office has set up the case for distributions to administrative, priority, and secured creditors. Unsecured creditor claims may not appear on this report, as the Trustee's office has not yet performed a post-bar review on this case. Those claims will be added to the case after the bar review has been completed.

Attached is the Trustee's Proposed Distribution Report for review.

ATTORNEYS AND CREDITORS: IT IS YOUR RESPONSIBILITY to review this report and ensure that you are in agreement with the information contained therein. You are strongly advised to compare this report against your filed Proof of Claim and the court's docket. If you are not in agreement with this report, you must notify the Trustee in writing, at the address listed above or via email to info@russotrustee.com, within five (5) days of the docketing of this information and/or file the appropriate motion with the court.

UNSECURED CREDITORS: If your claim does not appear on this report, please check the court's claims register to be sure it is properly filed. If it has been properly filed and it is to be paid through the confirmed plan, it will appear on the Trustee's Proposed Distribution Report that is filed after the bar review.

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CLAIMS AND DISTRIBUTIONS						
Claim ID	Claimant Name	Dist. Priority	Class	Claim Amount	Amount Paid	Balance Due
0	Javier Lazo	5	Debtor Refund	\$0.00	\$0.00	\$0.00
0	STEVEN J ABELSON, ESQ	13	Attorney Fees	\$3,180.00	\$0.00	\$3,180.00
5	INTERNAL REVENUE SERVICE	23	Priority Creditors	\$10,540.52	\$0.00	\$10,540.52
24	NJ DIVISION OF TAXATION	23	Priority Creditors	\$6,485.12	\$0.00	\$6,485.12
11	ALLY CAPITAL	24	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
12	ALLY CAPITAL	24	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
18	COMMUNITY LOAN SERVICING LLC	24	Mortgage Arrears	\$20.00	\$0.00	\$20.00
23	NJ DIVISION OF TAXATION	24	Secured Creditors	\$0.00	\$0.00	\$0.00
2	ONEMAIN FINANCIAL GROUP, LLC.	24	Debt Secured by Vehicle	\$2,821.00	\$0.00	\$2,821.00
10	Toms River MUA	24	Secured Creditors	\$168.94	\$0.00	\$168.94
13	TOWD POINT MTG TRUST 2018-1	24	Mortgage Arrears	\$2,893.75	\$0.00	\$2,893.75
21	ASHLEY FUNDING SERVICES, LLC	33	Unsecured Creditors	\$107.81	\$0.00	\$107.81
4	CAPITAL ONE BANK (USA), N.A.	33	Unsecured Creditors	\$1,724.90	\$0.00	\$1,724.90
7	CREDIT FIRST NA	33	Unsecured Creditors	\$1,930.58	\$0.00	\$1,930.58
22	DEPARTMENT STORE NATIONAL BANK	33	Unsecured Creditors	\$463.43	\$0.00	\$463.43
6	INTERNAL REVENUE SERVICE	33	Unsecured Creditors	\$41,322.47	\$0.00	\$41,322.47
16	LVNV FUNDING LLC	33	Unsecured Creditors	\$698.57	\$0.00	\$698.57
8	MERRICK BANK	33	Unsecured Creditors	\$1,654.30	\$0.00	\$1,654.30
17	MIDLAND CREDIT MANAGEMENT, INC	33	Unsecured Creditors	\$1,287.93	\$0.00	\$1,287.93
25	NJ DIVISION OF TAXATION	33	Unsecured Creditors	\$7,142.69	\$0.00	\$7,142.69
3	ONEMAIN FINANCIAL GROUP, LLC.	33	Unsecured Creditors	\$8,472.71	\$0.00	\$8,472.71
14	PORTFOLIO RECOVERY ASSOCIATES	33	Unsecured Creditors	\$2,482.44	\$0.00	\$2,482.44

Creditors are listed in the order they are scheduled to receive distributions. The **DIST. PRIORITY** column indicates order of payments. A lower code is paid first. Equal codes are paid pro-rata.

If unsecured creditors are scheduled to receive a dividend, they are paid on a pro-rata basis pursuant to the confirmed plan. As a result, the amounts to be paid / balances due listed in this report reflect the claim balance and may not be the actual amount to be paid per the plan.

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19	PORTFOLIO RECOVERY ASSOCIATES	33	Unsecured Creditors	\$847.91	\$0.00	\$847.91
20	PORTFOLIO RECOVERY ASSOCIATES	33	Unsecured Creditors	\$3,861.28	\$0.00	\$3,861.28
9	QUANTUM3 GROUP LLC AS AGENT FOR	33	Unsecured Creditors	\$2,427.18	\$0.00	\$2,427.18
1	VIVE FINANCIAL	33	Unsecured Creditors	\$2,125.49	\$0.00	\$2,125.49
15	WELLS FARGO BANK, NA	33	Unsecured Creditors	\$3,848.88	\$0.00	\$3,848.88

CASE SUMMARY

Summary of all receipts and disbursements from date filed through October 26, 2020.

Total Receipts:	\$2,382.00	Current Monthly Payment:	\$397.00
Paid to Claims:	\$0.00	Arrearages:	\$0.00
Paid to Trustee:	\$222.72		
Funds on Hand:	\$2,159.28	Total Plan Base:	\$31,056.00

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